

**WHAT IS CLAIMED IS:**

1. A method of offering a financial product to a customer, the method comprising:  
receiving identification information regarding the customer over a network connection;  
5 retrieving data related to the identification information;  
determining if the customer qualifies to receive an offer of the financial product in response to the retrieved data; and  
offering the financial product to the customer if the customer qualifies,  
wherein the acts of receiving, retrieving, determining and offering occur in  
10 real-time.
2. The method of claim 1, wherein the acts of receiving, retrieving, determining and offering occur while the customer is conducting a transaction.
3. The method of claim 2, wherein the transaction is conducted on-line or via telephone.
4. The method of claim 1, wherein the acts of receiving, retrieving, determining and offering occur in parallel to the customer conducting a transaction.
5. The method of claim 4, wherein the transaction is conducted on-line or via telephone.
6. The method of claim 1, wherein the identification information is received directly from the customer.

7. The method of claim 1, wherein the identification information is received from an entity other than the customer.

8. The method of claim 7, wherein the entity is a merchant that sells products or services.

9. The method of claim 1, wherein the identification information is any information that personally identifies the customer.

10. The method of claim 9, wherein the identification information is selected from the group consisting of name, address, social security number, account identification number, password, computer identification tag, and any combination thereof.

11. The method of claim 1, wherein the retrieving step further comprises obtaining at least a portion of the data from external sources.

12. The method of claim 11, wherein the external sources include at least one credit bureau.

13. The method of claim 1, wherein the data includes credit related data.

14. The method of claim 13, wherein the credit related data contains FICO score data, delinquency data, credit activity data, and credit history data.

15. The method of claim 1, wherein the data includes demographic data.

16. The method of claim 15, wherein the demographic data contains information related to the residence, income, household make-up and lifestyle of the customer.

17. The method of claim 1, wherein the customer is a person.

18. The method of claim 17, wherein the step of offering the financial product includes offering at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, an auto loan, a student loan, a personal loan, insurance, a home equity loan, a credit line extension or margin lending products.

19. The method of claim 17, wherein the step of offering the financial product includes offering one or more financial product packages, each of the financial product packages containing at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, a tax grievance, an auto loan, a student  
5 loan, a personal loan, insurance, a home equity loan, a credit line extension, or margin lending products.

20. The method of claim 19 further comprising customizing each of the financial product packages for the customer based on the data.

21. The method of claim 20, further comprising grouping each of the financial product packages into conservative, normal or flexible financial product packages.

22. The method of claim 1, wherein the customer is a business.

23. The method of claim 22, wherein the step of offering the financial product includes offering at least one of a business loan, a business credit card, a

benefits package, an escrow account, a payroll account, an overdraft product, an auto loan, insurance, a credit line extension, or margin lending products.

24. The method of 1, further comprising receiving a response to the offer.

25. The method of claim 24, wherein the step of receiving a response occurs in real-time.

26. The method of claim 25, wherein the response is an acceptance or a refusal of the offer of the financial product.

27. The method of claim 24, wherein the financial product is immediately usable by the customer after receiving the acceptance of the offer without the need to again qualify the customer based on the retrieved data.

28. The method of claim 27, further comprising:  
verifying the identity of the customer after receiving the acceptance of the offer before the financial product is immediately usable by the customer.

29. The method of claim 1, wherein the step of offering the financial product is performed by an entity other than that performing the step of determining if the customer qualifies for the offer.

30. The method of claim 1, wherein the steps of retrieving data and determining if the customer qualifies are performed by a financial institution.

31. The method of claim 30, wherein the financial institution is a bank, credit union or savings and loan organization.

32. A method of offering a financial product to a customer, the method comprising:

maintaining a web site;

receiving identification information from a customer accessing the web site

5 without the customer initiating an application for a specific financial product;

forwarding the identification information to a financial institution adapted to determine if the customer qualifies for the offer of the financial product;

receiving an indication from the financial institution regarding the qualification of the customer; and

10 offering the financial product to the customer if they qualify;

wherein the acts of receiving the identification information, forwarding the identification information, receiving the indication of qualification and offering the financial product occur while the customer is conducting a transaction with the web site.

33. The method of claim 32, wherein the identification information is any information that personally identifies the customer.

34. The method of claim 33, wherein the identification information is selected from the group consisting of name, address, social security number, account identification number, password, computer identification tag, and any combination thereof.

35. The method of claim 33, wherein the customer is a person.

36. The method of claim 35, wherein the step of offering the financial product includes offering a credit card.

37. The method of claim 33, further comprising receiving a response to the offer.

38. The method of claim 37, wherein the step of receiving a response occurs before the completion of the transaction with the web site.

39. The method of claim 38, wherein the response is an acceptance or a refusal of the offer of the financial product.

40. The method of claim 39, wherein the financial product is immediately usable by the customer after receiving the acceptance of the offer without the need to again qualify the customer based on the retrieved data.

41. The method of claim 40, further comprising:  
verifying the identity of the customer after receiving the acceptance of the offer and before the financial product is immediately usable by the customer.

42. The method of claim 32, wherein the financial institution is a bank, credit union or savings and loan organization.

43. A system for offering a financial product to a customer, the system comprising:

a network;

a first interface coupled to the network that receives identification  
5 information regarding the customer;

a second interface that retrieves data related to the received identification information;

a processor coupled to the first interface and the second interface, the processor adapted to:

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10                   determine if the customer qualifies for the offer of the financial product in response to the retrieved data; and

                  transmit the offer of the financial product to the customer via the network through the first interface if the customer qualifies.

44.     The system of claim 43, wherein the first interface receives the identification information via electronic transmission.

45.     The system of claim 43, wherein the identification information is any information that personally identifies the customer.

46.     The system of claim 45, wherein the identification information is selected from the group consisting of name, address, social security number, account identification number, password, computer identification tag, and any combination thereof.

47.     The system of claim 43, wherein the second interface is further coupled to one or more external sources that contain at least a portion of the data related to the identification information.

48.     The system of claim 47, wherein the external sources include at least one credit bureau.

49.     The system of claim 43, wherein the data includes credit related data.

50.     The system of claim 43, wherein the customer is a person.

51. The system of claim 50, wherein the financial product includes at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, an auto loan, a student loan, a personal loan, insurance, a home equity loan, a credit line extension or a margin lending product.

52. The system of claim 50, wherein the financial product includes one or more financial product packages, each of the financial product packages containing at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, a tax grievance, an auto loan, a student loan, a personal loan, insurance,  
5 a home equity loan, a credit line extension or a margin lending product.

53. The system of claim 43, wherein the customer is a business.

54. The system of claim 53, wherein the financial product includes at least one of a business loan, a business credit card, a benefits package, an escrow account, a payroll account, an overdraft product, an auto loan, insurance, a credit line extension or a margin lending product.

55. The system of claim 43, further comprising a third interface coupled to the network, the third interface first receiving the identification information regarding the customer and transmitting the identification information to the first interface.

56. The system of claim 55, wherein the third interface receives the offer of the financial product from the first interface and transmits the offer to the customer.



57. A system for offering a financial product to a customer, the system comprising:

a web site linked to the Internet, the web site being adapted to receive identification information from the customer in response to a request to perform a transaction;

a processor coupled to the web site; and

one or more databases linked to the processor, the one or more databases containing data related to the identification information of the customer;

wherein the processor is adapted to:

retrieve data related to the identification information from at least one of the one or more databases;

determine if the customer qualifies for the offer of the financial product in response to the retrieved data; and

transmit the offer of the financial product to the customer via the web site if the customer qualifies.

58. The system of claim 57, wherein the identification information is any information that personally identifies the customer.

59. The system of claim 58, wherein the identification information is selected from the group consisting of name, address, social security number, account identification number, password, computer identification tag, and any combination thereof.

60. The system of claim 57, wherein the database is an external database.

61. The system of claim 60, wherein the external database is a credit bureau database.

62. The system of claim 61, wherein the data includes credit related data.

63. The system of claim 57, wherein the customer is a person.

64. The system of claim 63, wherein the financial product includes at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, an auto loan, a student loan, a personal loan, insurance, a home equity loan, a credit line extension or a margin lending product.

65. The system of claim 63, wherein the financial product includes one or more financial product packages, each of the financial product packages containing at least one of a credit card, an overdraft product, a mortgage, a mortgage refinancing, a tax grievance, an auto loan, a student loan, a personal loan, insurance,  
5 a home equity loan, a credit line extension or a margin lending product.

66. The system of claim 57, wherein the customer is a business.

67. The system of claim 66, wherein the financial product includes at least one of a business loan, a business credit card, a benefits package, an escrow account, a payroll account, an overdraft product, an auto loan, insurance, a credit line extension or a margin lending product.

68. The system of claim 57, wherein the processor is located within a financial institution.

69. The system of claim 68, wherein the financial institution is a bank, credit union or a savings and loan organization.